



8-750-89220-0000027-001-1-000-000-000-000

October 29, 2023

JASON T COLE
601 EL HATCO DR
TEMPLE PA 19560-1109

Loan Number: 0060044393
Property Address: 601 El Hatco Dr
Temple PA 19560

Dear Mortgage Customer(s):

We are pleased to let you know that you qualify for the COVID-19 Recovery Modification. We are currently preparing your permanent modification documents, which will take approximately 30 days.

Once we send you your permanent modification documents, you will need to sign the agreement and return it to us as soon as possible. We will provide further instructions regarding the permanent modification documents. You will continue to receive all of your forbearance plan protections as we prepare the permanent modification documents.

How this will help you.

A loan modification will help you by giving you more affordable mortgage payments, or more manageable terms.

If available to you, a Partial Claim must be included in this option to pay down some or all of your arrearages. The loan modification will amortize your loan over the new term.

FHA allows us to use a COVID-19 Standalone Partial Claim which is an interest free subordinate note and subordinate lien to HUD in the amount of any past due payments. This may also be referred to as a Principal Deformant in the letter.

Proposed Terms

Interest Rate: 5.75000%

Loan Term: 480

Payment Amount: \$ 846.33

Payment Due Date: December 01, 2023

Proposed Partial Claim: \$ 24,759.82

To Accept This Offer:

You must make your new payment amount of \$ 846.33 by the first payment due date, December 01, 2023, which will be indicated in your permanent modification documents. If the payments are not made, we will be unable to close the workout.